465 revealed that in 1951 the bank had nearly six
454 times as many depositors as in 1950, and the majority of these depositors were industrial workers.[36] The increase of deposits was not necessarily an indication of an increase in earnings; it represents the system of "compulsory savings" which the Communists used to prevent inflation and to cope with the scarcity of consumer goods in Communist China. After "voluntary" contributions and compulsory savings, there was little money left for the workers to spend. Accordingly, the Communist reports of an increase in the standard of living are somewhat suspect.

VII. LABOR WELFARE

A. Labor Insurance and Health

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466 The Chinese Communist promulgated Labor Insurance Regulations in March 1951 and revised them in January 1953. At first, they were applied only to enterprises employing one-hundred or more workers. After revision, the regulations were broadened to provide insurance for small enterprises. By the end of 1954, more than 5,380,000 workers in Mainland China had been insured against losses caused by death, old age, illness, and disability.[37] Workers' hospitals, sanitoriums, rest homes, and creches were established under the labor insurance regulations.

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36. NCNA, Shanghai, October 7, 1954.
37. People's China, May 1, 1955, pp. 3-5.

● 745 466 In East China, Shanghai was a showcase for Communist labor-welfare; marked improvements in working conditions had been made since 1950. There were 189 sanitoriums and rest homes in that city, and 96 hospitals in Shanghai were giving free medical treatment to workers in 600 industrial enterprises.[38] In Tsingtao, there were two large rest homes, each with 48 rooms, for textile workers.[39]

The procedure for applying labor insurance benefits was complicated. For example, a worker in a Shanghai textile factory who asked for insurance benefits when sick was told that he had to show certificates from his doctor, from the chief of his department in the factory, and from the labor insurance cadre of his union, and that his application must be discussed and ratified by his department and by the trade union. He was so bewildered by the complications that he forfeited his rights to the benefits. Cases of this kind are reported to be very common in China under the Communists.[40]

B. Labor Safety and Industrial Accidents

466 The Chinese Communists claim that the Central People's Government in the period 1949-53

38. NCNA, Shanghai, Nov. 23, 1954; Jan. 18, 1955.

39. Liberation Daily, Shanghai, Sept. 20, 1952, p. 5.

40. China Weekly, May 24, 1954, p. 15.

3: Hinder G-5 (1933-1942) 1944 AF15 East China AF15

466 A study of the livelihood of the pullers made by the Industrial
494 Division showed that the puller had each day to pay forty-seven
per cent of his earnings for the rent of his vehicle. The large
427 number of rickshas on the streets introduced an element of competition for "fares," with the result that, after a long day's work, a puller would sometimes find himself with only enough money to pay the rent for his ricksha. Moreover, a puller cannot work every day. If he pulls as many as twenty days in the month, it is all he can do. The long hours of running demand long resting periods, at least one day in every three.

494 The Council adopted the Committee's recommendations that
the rental should be fixed by the Council, and that, in order to
745 form a pullers' welfare fund, a sum should be added to the rental, which owners would collect and deliver to the Council when paying for their licences. This plan was in effect an elementary form of social insurance where the puller paid all the contributions, since they came from an enlarged rental, but the necessity for meeting many kinds of need precluded adequate arrangements being made for any one of them. An organisation arose, known as the Pullers' Mutual Aid Association, with trustees appointed partly by the Council and partly by the Chinese Ratepayers' Association. The number of pullers was so large that not all could benefit from the social work. One of the largest social programmes in the Far East nevertheless came into being with the "P.M.A.A." It operated tea and bath houses, a hospital for pullers, paid expenses in other hospitals, paid funeral expenses, operated schools for pullers and for their children, and served the group in many other ways.

494 Pullers had to register with the police. The turnover in pullers
464 was very considerable. A study made by the Ricksha Control Officer in July 1940 showed that only two per cent of those still pulling had been registered in 1934. In 1940 eighteen per cent were newly registered.

494 With rising living costs in the years after 1937, owners of public
427 rickshas petitioned regularly for permission to increase ricksha
434 rents. To enable them to pay higher rental charges, ricksha pullers
511 had to earn more. At intervals, and always prior to allowing any change in the hire charges, a study was made of the earning capacity of the puller. He proved able to adjust his earnings to his increased living costs and higher rental charges to a degree at first believed impossible.